

In re:  
Donald Howson and Cheryl Howson

*Debtor(s)*

Case No: 10-60881  
Chapter: 13  
Judge: C. Kathryn Preston  
Loan # Last 4: 5739

**NOTICE OF PAYMENT CHANGE  
AS TO MORTGAGE PROOF OF CLAIM**

Name of Creditor: American Home Mortgage Servicing, Inc.

Address of Creditor: 1525 S. Beltline Road

Coppell, TX 75019

Court Claim Number: 6

Address of Property:

**In accordance with the terms of the Adjustable Rate Mortgage, this is notification that the Interest Rate Payment Amount is adjusting as follows:**

Payment Adjustment Date: January 01, 2012

Current Monthly Payment Amount:

Old Interest Rate:

New Interest Rate:

**New Principal and Interest Payment:**

**If there is a change in the escrow amount (taxes or insurance), the change is for the following reasons:**

Old Escrow Amount: \$188.29

New Escrow Amount: \$291.56

New Monthly Payment Including Escrow: \$964.64

**Attached is a copy of the annual escrow account statement outlining the basis for the change.**

**Any questions should be directed to:**

American Home Mortgage Servicing, Inc.

1525 S. Beltline Road

Coppell, TX 75019

877-304-3100

Date: November 23, 2011

By: /s/ Diana Duarte

Authorized Filing Agent for Filer



RETURN SERVICE ONLY  
Please do not mail payments to this address  
P.O. Box 619063  
Dallas, TX 75261-9063

ANNUAL ESCROW ACCOUNT  
DISCLOSURE STATEMENT

4-764-63738-0000236-001-000-100-000-000

CHERYL D HOWSON  
7677 ROUNDHOUSE RD  
NEW MARSHFLD OH 45766-9782

CONTACT INFORMATION

Customer Care Department 1-877-304-3100  
7:00am - 9:00pm CST Monday through Friday  
7:00am - 4:00pm CST Saturday  
Web site: [www.ahmsi3.com](http://www.ahmsi3.com)

Statement Date: 10/14/2011  
Payment Due Date: 05/01/2011  
Account Number: [REDACTED]

PAYMENT INFORMATION

ACCOUNT NUMBER: [REDACTED]  
ANALYSIS DATE: 10/13/2011

	PRESENT PAYMENT	NEW PAYMENT effective 01/01/2012
Principal & Interest	\$673.08	\$673.08
Escrow Deposit	\$188.29	\$231.73
Shortage	\$0.00	\$59.83
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total	\$861.37	\$964.64

COMING YEAR ESCROW PROJECTIONS

Under Federal Law, your lowest monthly balance in the next twelve months should not exceed \$463.46 or 1/6th of total anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount. Your actual lowest monthly balance was -\$2,038.12. Your current projected low balance is -\$1,690.43. Your required low balance is \$463.46, creating a shortage of \$2,153.89. If you do not remit the difference, your shortage will be prorated for 36 months at \$59.83 per month. The items with an asterisk in your account history may explain this. For further explanations, please call 877-304-3100 or write to P.O. Box 631730, Irving, TX 75063-1730.

NEW ESCROW DEPOSIT BREAKDOWN	
ESCROW ITEM	ANNUAL EXPENSE
County Tax Disb	\$1,380.74
Haz Ins Disb	\$1,400.00
TOTAL	\$2,780.74

ESCROW ITEM	MONTHLY DEPOSIT*
County Tax Disb	\$115.06
Haz Ins Disb	\$116.67
TOTAL	\$231.73

\* The figures in this section are based on a division by twelve to get your monthly total and may be rounded up or down to the nearest penny.

YOUR ESCROW ACCOUNT PROJECTION					
MONTH	PAID IN TO ESCROW	PAID OUT FROM ESCROW	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
			Escrow Account Balance	-531.80	1,622.09
Jan-12	231.73	.00		-300.07	1,853.82
Feb-12	231.73	690.37	CNTY TAX (SE	-758.71	1,395.18
Mar-12	231.73	.00		-526.98	1,626.91
Apr-12	231.73	.00		-295.25	1,858.64
May-12	231.73	.00		-63.52	2,090.37
Jun-12	231.73	.00		168.21	2,322.10
Jul-12	231.73	690.37	CNTY TAX (SE	-290.43	1,863.46
Jul-12	.00	1,400.00	HAZARD INS.	-1,690.43	463.46
Aug-12	231.73	.00		-1,458.70	695.19
Sep-12	231.73	.00		-1,226.97	926.92
Oct-12	231.73	.00		-995.24	1,158.65
Nov-12	231.73	.00		-763.51	1,390.38
Dec-12	231.73	.00		-531.78	1,622.11

NOTICE:

This communication is from a debt collector but does not imply that American Home Mortgage Servicing, Inc. is attempting to collect money from anyone whose debt has been discharged pursuant to (or who is under the protection of) the bankruptcy laws of the United States; in such instances, it is intended solely for informational purposes and does not constitute a demand for payment.



SEE REVERSE SIDE FOR  
ADDITIONAL INFORMATION

ESCROW SHORTAGE COUPON

LOAN NUMBER: [REDACTED]

Shortage Amount: \$2,153.89

When we receive your shortage payments, we will adjust your new monthly payment amount. When the escrow shortage on your loan has been paid in full, your monthly payment will be reduced by the shortage amount. If you elect not to pay the shortage, the amount will be prorated for 12 months.  
Your Projected Escrow Account Balance as of 05/01/2011 is -\$531.80. Your Required Beginning Escrow Balance according to this analysis should be \$1,622.09. This means you have a shortage of \$2,153.89.

Escrow Shortage  
Amount Enclosed

Please write your loan number on your check and return this coupon with your payment.

0059832153895

INTERNET REPRINT



CHERYL D HOWSON

AMERICAN HOME MORTGAGE SERVICING INC.  
PO BOX 660029  
DALLAS, TX 75266-0029

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid in full

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

AHMSI does not recognize property tax deferrals, repayment plans, or third-party property tax lien transfers and will take the necessary action to pay your property taxes to ensure that our mutually vested interest in your property is not at risk. These programs create a lien on your property that takes precedence over the mortgage lien in most cases and may result in interest at a high rate owed to the tax collector or a third party, payable over the course of the repayment plan or at the expiration of the deferral period. If you are having trouble making your loan payments and are considering or participating in one of these programs, please contact AHMSI at 1-877-304-3100 so that we may offer you assistance.

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	1,318.03	-104.94
01/11	188.29	747.20				1,506.32	642.26
02/11	188.29	186.80 *	681.24	690.37	CNTY TAX (SE	1,013.37	138.69
03/11	188.29	186.80				1,201.66	325.49
04/11	188.29	186.80				1,389.95	512.29
05/11	188.29	186.80 *	897.00		HAZARD INS.	681.24	699.09
06/11	188.29	188.29				869.53	887.38
07/11	188.29	188.29 *	681.24	690.37	CNTY TAX (SE	376.58 <	385.30
07/11		*		1,400.00	HAZARD INS.	376.58	-1,014.70
08/11	188.29	188.29				564.87	-826.41
09/11	188.29	188.29 *		1,400.00	HAZARD INS.	753.16	-2,038.12 <
10/11	188.29	1,129.74 E		E		941.45	-908.38
11/11	188.29	188.29 E		E		1,129.74	-720.09

FREQUENTLY ASKED QUESTIONS

American Home Mortgage Servicing, Inc. (AHMSI) is providing you with this statement as a detailed analysis of the activity to your escrow account. Deposits into your escrow account are included in your monthly mortgage payment and those sums are held in reserve for future disbursements for your property taxes and/or insurance.

**Q. Why do escrow deposits change?**

When changes in your taxes and/or insurance occur or your escrow account is short, your escrow deposit will adjust resulting in a new monthly payment.

**Q. How often are escrowed loans analyzed?**

AHMSI analyzes contractually current escrowed loans once every 12 months to determine the appropriate monthly escrow deposit. Additional analysis or payment adjustments may be necessary when significant changes in disbursement amounts of escrowed items occur.

**Q. What does an analysis reveal?**

An analysis determines if adjustments need to be made to the escrow deposit based on escrow disbursements in an upcoming year. If AHMSI has disbursed an amount higher than anticipated for any escrowed item(s), generally a shortage is created and a payment coupon will accompany the analysis. If AHMSI disbursed an amount lower than anticipated for any escrowed item(s), generally an overage is created and a check may accompany the analysis.

**Q. Is a cushion (excess funds) in an escrow account necessary?**

Yes, AHMSI requires a two month escrow cushion where permitted by state law, to cover unanticipated increases in the following year's tax and insurance bills.

**Q. How is a shortage collected?**

A shortage is collected over a 12 month period.

**Q. How can you get additional information on your escrow account?**

If you need more information, please contact us at 1-877-304-3100 or visit our web site at [www.ahmsi3.com](http://www.ahmsi3.com)

## CERTIFICATE OF SERVICE

I hereby certify that on November 23, 2011, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Donald Howson  
Cheryl Howson  
7677 Round House Rd.  
New Marshfield, OH 45766

Debtor's Attorney:

Erin E. Schrader  
Rauser & Associates  
5 E. Long Street, Suite 300  
Columbus, OH 43215

Trustee:

Frank M Pees  
130 East Wilson Bridge Road  
Suite 200  
Worthington, OH 43085

/s/ Bill Taylor

---

As Authorized Agent for Filer

0-f010592c-dbc4-4409-be6e-24b3e22d9cfd